

Information to identify the case:

Debtor 1	Abel Ramirez	Social Security number or ITIN	xxx-xx-2970
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Ailin E Espailat	Social Security number or ITIN	xxx-xx-9669
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	District of New Jersey		
Case number:	11-38704-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Abel Ramirez

Ailin E Espailat

3/10/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Abel Ramirez
Ailin E Espallat
DebtorsCase No. 11-38704-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 50

Date Rcvd: Mar 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2017.

db/jdb +Abel Ramirez, Ailin E Espallat, 368 Rector St Unit 503, Perth Amboy, NJ 08861-4398
 512407225 +Abelson & Truesdale, LLC, 147 Union Avenue, Suite 1E, Middlesex, NJ 08846-1063
 512407227 Attorney General's Office, New Jersey Attorney General's Office, Office of Division of Law,
 PO Box 112, Trenton, NJ 08625-0112
 512407230 +Bay View At Landings At Harborside, c/o Taylor Management Company, PO Box 48077,
 Newark, NJ 07101-4877
 512407239 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot, PO Box 653000, Dallas, TX 75265-3000)
 512407240 ++CITIBANK, PO BOX 790328, ST LOUIS MO 63179-0328
 (address filed with court: Home Depot Credit Services, PO Box 653000, Dallas, TX 75265)
 512407235 +Citbank, NA/Citiloan, c/o Regional Adjustment Bureau, PO Box 34119, Suite 501,
 Memphis, TN 38184-0119
 512407245 +Middlesex County Probation, Child Support Enforcement Unit,
 10 Corporate Place, South 3rd Floor, Piscataway, NJ 08854-6148
 512407246 +Middlesex County Probation Division, PO Box 1285, New Brunswick, NJ 08903-1285
 512407247 New Jersey Attorney General's Office, Division of Law, Bankruptcy Collections Unit,
 PO Box 106, Trenton, NJ 08625-0106
 512407248 Office of Chief Counsel, Internal Revenue Service, SB/SE Division Counsel,
 One Newark Center, Suite 1500, Newark, NJ 07102-5224
 516180944 +Robertson, Anschutz & Schneid, P.L., Authorized Agent for Deutsche Bank,
 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
 512549591 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, Compliance Activity,
 PO Box 245, Trenton, New Jersey 08695)
 512407250 +Shell, PO Box 183018, Columbus, OH 43218-3018
 512407251 +State of New Jersey Department, of the Treasury, Division of Taxation, PO Box 288,
 Trenton, NJ 08695-0288
 512407252 +The Bay View Condominium Association, c/o Greenbaum Rowe Smith & Davis,
 Metro Corporate Campus One, PO Box 5600, Woodbridge, NJ 07095-0988
 512407255 Universal Account Servicing, PO Box 807010, Kansas City, MO 64180-7010

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: usanj.njbankr@usdoj.gov Mar 10 2017 23:30:25 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 10 2017 23:30:24 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +E-mail/Text: tvglaw@comcast.net Mar 10 2017 23:30:23
 The Bay View Condominium Association at Landings a, c/o Thomas Vincent Giaimo, Esq.,
 97 E. River Road, Rumson, NJ 07760-1625

512407226 EDI: HNDA.COM Mar 10 2017 23:13:00 American Honda Finance, PO Box 7829,
 Philadelphia, PA
 512520117 EDI: HNDA.COM Mar 10 2017 23:13:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
 512424591 EDI: BANKAMER2.COM Mar 10 2017 23:13:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 512407229 +EDI: BANKAMER2.COM Mar 10 2017 23:13:00 Bank of America, PO Box 15726,
 Wilmington, DE 19886-5726
 512407228 EDI: BANKAMER.COM Mar 10 2017 23:13:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886-5019
 512484505 +EDI: OPHSUBSID.COM Mar 10 2017 23:13:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 512742448 +EDI: OPHSUBSID.COM Mar 10 2017 23:13:00 Candica, LLC, c/o Weinstein & Riley, P.S.,
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 512407232 EDI: CAPITALONE.COM Mar 10 2017 23:13:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 512407231 +EDI: CAPITALONE.COM Mar 10 2017 23:13:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083
 512407233 +EDI: CHASE.COM Mar 10 2017 23:13:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
 512522252 EDI: CHASE.COM Mar 10 2017 23:13:00 Chase Bank USA, N.A., PO Box 15145,
 Wilmington, DE 19850-5145
 512407234 +EDI: CHASE.COM Mar 10 2017 23:13:00 Chase/Best Buy, PO Box 15298,
 Wilmington, DE 19850-5298
 512407236 +EDI: RCSDELL.COM Mar 10 2017 23:13:00 Citibank/DFS, 12234 NIH 35 Building B,
 Austin, TX 78753-1725
 512407237 EDI: RCSDELL.COM Mar 10 2017 23:13:00 Dell Financial Services LLC,
 12234 N IH 35 SB Bldg B, Austin, TX 78753
 512426539 EDI: RESURGENT.COM Mar 10 2017 23:13:00 Dell Financial Services L.L.C.,
 c/o Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
 512407241 +EDI: HFC.COM Mar 10 2017 23:13:00 HSBC Retail Services, PO Box 17298,
 Baltimore, MD 21297-1298

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 50

Date Rcvd: Mar 10, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512407242 +E-mail/Text: camanagement@mtb.com Mar 10 2017 23:30:20 Hudson City Savings Bank,
West 80 Century Rd, Paramus, NJ 07652-1478
512407238 EDI: IRS.COM Mar 10 2017 23:13:00 District Director of the IRS, 955 S. Springfield Avenue,
Springfield, NJ 07081
512407244 +EDI: LEADINGEDGE.COM Mar 10 2017 23:13:00 Leading Edge Recovery Solutions, Po Box 129,
Linden, MI 48451-0129
513571820 EDI: AIS.COM Mar 10 2017 23:13:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457
512922417 EDI: PRA.COM Mar 10 2017 23:13:00 Portfolio Recovery Associates, LLC, POB 41067,
NORFOLK, VA 23541
512623831 EDI: PRA.COM Mar 10 2017 23:13:00 Portfolio Recovery Associates, LLC, c/o Citibank,
POB 41067, Norfolk VA 23541
512497434 EDI: RECOVERYCORP.COM Mar 10 2017 23:13:00 Portfolio Investments I LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
512485389 EDI: RECOVERYCORP.COM Mar 10 2017 23:13:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
512516828 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Mar 10 2017 23:14:57 Regional Acceptance Corporation,
PO Box 1847, Wilson, NC 27894-1847
512407249 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Mar 10 2017 23:14:57 Regional Acceptance Corporation,
PO Box 580075, Charlotte, NC 28258-0075
512449668 +E-mail/Text: tvglaw@comcast.net Mar 10 2017 23:30:23
The Bay View Condominium Association of Landings a, c/o Thomas Vincent Giaimo, Esq.,
97 E. River Road, Rumson, NJ 07760-1625
512407253 +EDI: URSI.COM Mar 10 2017 23:13:00 United Recovery Systems, Po Box 722929,
Houston, TX 77272-2929
512407254 +E-mail/Text: usanj.njbankr@usdoj.gov Mar 10 2017 23:30:25 United States Attorney,
For Internal Revenue Service), 970 Broad Street, 5th Floor, Newark, NJ 07102-2527
512407256 +EDI: VERIZONEAST.COM Mar 10 2017 23:13:00 Verizon New Jersey, 500 Technology Drive,
Weldon Springs, MO 63304-2225

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

512407243* +Internal Revenue Service*, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Brian E Caine on behalf of Creditor HUDSON CITY SAVINGS BANK bcaine@parkermccay.com,
BKcourtnotices@parkermccay.com
Bruce C. Truesdale on behalf of Joint Debtor Ailin E Espallat brucectruesdalepc@gmail.com,
bctpcecf@gmail.com
Bruce C. Truesdale on behalf of Debtor Abel Ramirez brucectruesdalepc@gmail.com,
bctpcecf@gmail.com
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor HUDSON CITY SAVINGS BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Thomas Vincent Giaimo on behalf of Creditor The Bay View Condominium Association at Landings
at Harborside, Inc. tgiaimo@giaimoandassociates.com

TOTAL: 8